

**U.S. BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**In re WINSOME A. BUCKLEY** : **CHAPTER 13**  
: **Debtor(s)** : **BANKRUPTCY NO. 22-12561**

**OBJECTION TO CERTIFICATION OF DEFAULT**

Debtor(s), Winsome A. Buckley, by their attorney, Paul H. Young, Esquire, hereby objects to the Certification of Default filed by **Exeter Finance LLC** on December 30, 2024. Debtors believe they can become current on all post-petition payments due under the September 25, 2023 stipulation with the Lender.

Respectfully submitted,

/s/ Paul H. Young  
PAUL H. YOUNG, Esquire  
Young, Marr & Associates  
3554 Hulmeville Road, Suite 102  
Bensalem, PA 19020  
P: 215-639-5297  
F: 215-639-1344  
support@ymalaw.com

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